Chapter Two

The New Problem of Religious Luck

Since beliefs founded on past experience of like conditions provide the only rule of conduct for the wisest, why should philosophers be forbidden to base their conjectures on these same foundations, so long as they do not attribute to them a certainty superior to that warranted by the number, the constancy, and the accuracy of their observations? –Marquis de Condorcet

Qualifying and Refocusing Etiological Challenges Based on Contingency

As we earlier saw with our example of J.S. Mill in Chapter One, contingency arguments allege a kind of accidentality to most people’s religious identity and attendant beliefs. Several philosophers have given thoughtful treatment to contingency arguments in recent papers. The proximate causes of one’s religious identity and the formation of attendant beliefs are, for most
people, a matter of their epistemic location, which in turn appears an accident of birth. Michel de Montaigne gave his own version of a contingency argument when he wrote,

\[
\text{[W]e receive our religion in our own way and by our own hands, and no differently from the way other religions are received. We happen to find ourselves in the country where it has been practiced; or we value its antiquity or the people who have supported it; or we fear the threats it attaches to wrongdoers, or we follow its promises… By the same means another country, other witnesses, similar promises and threats, could in the same way imprint in us a contrary belief.}^4
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Arguments like Montaigne’s and Mill’s have strengths and weaknesses that are rarely carefully noted. They can be wildly over-ambitious if (mis)interpreted to have the implication of reducing to social causes the contents of all beliefs that are even tinged by cultural contingency (Muscat 2015). Although religious beliefs are usually the ones singled out, epistemic location arguably has a conditioning or shaping effect over all of what in the epistemology of disagreement are termed our “nurtured beliefs.” Etiological challenges and the contingency anxiety they arouse in those who take them seriously may attach to a far broader group than just religious beliefs.\(^5\) We will follow J. Adam Carter (2017) and others who refer to our controversial views, nurtured beliefs/opinions which include our moral, political, and philosophical views.\(^6\)

One main kind of etiological challenge suggests that if you had a different education/upbringing, you'd accept different such beliefs than you actually do. Is this true? Empirical data is clearly relevant I think the specific question that needs answering here is, “What
percentage of adult religious adherents are adherents of the religion in which they were raised as children?" It would be good to see experimental philosophers fill in the gaps if sociological surveys do not adequately engage the empirical question(s) that epistemic location arguments lean upon. But sociologists of religion are quite interested in the study of “religious mobility,” and while I can’t claim to have exhausted the literature, from studies in the America’s it appears that there is solid survey data on this question, and that the relevant percentage stands right around 90 or 91%. This figure if correct surely does provide formally strong empirical support for the generalization behind John Hick’s argument, similar to Mill’s and Montaigne’s, that in “a great majority of cases” religious people (presuming adults) practice that particular religion in which they were raised, or had “instilled” in them from an early age. More than the obvious fact of inheriting aspects of collective identity from family, or from the culture or sub-culture in which they are raised, this strongly suggests that whatever affiliation-changes people may make later in life, they tend strongly to initially reach out to the religious option most readily available to them in their epistemic location. These known facts are reflected in the thesis of descriptive fideism developed in Chapter 3. They are sufficient for motivating the seriousness of contingency or epistemic location arguments, even if, as we have seen, the normative force of etiological challenges is debated in the literature.

We will not be able here to fully develop an epistemology of disagreement for controversial views. In the recent literature on disagreement, the focus questions seems to be whether disagreement should undermine one’s confidence in some target belief or proposition. This normative concern cast in terms of degrees of confidence seems of doubtful use in the domain of religious faith ventures. More generally, I do not think there is a one-size-fits-all answer to questions about how people should react to peer disagreement. The epistemic worries
that contingency arguments raise do not necessarily fall evenly across cases or domains, and this is partly what philosophy of luck can help us to see. They need not fall evenly across the four mentioned controversial domains. Indeed part of new motivates the etiological challenge I am about to lay out is that the sharply asymmetric value ascriptions associated with religious exclusivism are much more prominent in some models of religious faith and responses to religious multiplicity than in others. It is the philosophy of luck that brings the implications of asymmetric trait-ascriptions into focus, and that will help us identify the more and less morally/epistemically plausible models. I will argue that focusing on asymmetric religious value ascriptions and the specific conditions that make them morally, epistemologically, or theologically doubtful helps to illuminate the limits of reasonable religious disagreement.

Since we need to think carefully about epistemic location if we are to explicate the force of the epistemology-related religious luck problems, the New Problem tries to present a qualified and re-focused set of concerns. It carefully delimits the scope of its de jure challenge. In general terms, a de jure challenge implicates dereliction of epistemic duty, intellectual viciousness, or some other sense of epistemic unacceptability to some target class of religious belief, narrow or broad (Plantinga 1995). By engaging facts of religious multiplicity and understanding an epistemological anti-luck condition in terms of the degrees of inductive risk entailed by a mode of belief uptake, we can state the specific challenge of the New Problem as a challenge to the reasonableness of religious exclusivist a) conceptions of faith and b) responses to religious multiplicity. For more on etiological challenges, see the Appendix C.

Let us clarify some terms before going further. Inductive risk is the study of the chance or possibility of getting it wrong in an inductive context. Debate in the second half of the twentieth-century over the role of values in scientific research introduced the concept of
inductive risk. Philosophers of science like Carl Hempel reasoned that because no evidence can establish an explanatory hypothesis with certainty, “acceptance … carries with it the ‘inductive risk’ that the hypothesis turns out to be false.” Based on this admirably broad definition, the conversation about risk-management with respect to scientific research and the applications of technical knowledge, expanded in later decades. Government or corporate science policy-makers dialogue over risk-assessment together with stakeholders – all those potentially impacted, by way of benefit or harm – of a policy decision. The concept of inductive risk, if portable beyond philosophy of science and epistemology, might serve equally well as common-ground for discussions between philosophers, theologians, and researchers in cognitive science of religion. There are a number of concepts in the risk-related family of concepts – risk, probability, chance, luck, fortune, fate or destiny, etc. Risk is an especially useful diagnostic concept in epistemology because it is connected with what is calculable, in contrast to concepts like destiny or fate.

Counter-inductive thinking entails the highest degrees of inductive risk. Counter-induction is defined in dictionaries as a strategy that whether self-consciously or not reverses the normal logic of induction. One example would be ignoring the normativity of a strong pattern of how things are within our past and present experience, while making a prediction about the future. For instance I predict something will happen that is quite counter-point to what the evidence and inductive reasoning would suggest. Another example, closer to our concern, is a strategy of taking a mode of belief-uptake that we ourselves assert or are committed to holding is unsafe/unreliable for the production of true beliefs in other people, as a truth-conducive mode of belief-uptake in our own case. For our purposes counter-inductive thinking primarily describes a commonplace logical failing: a failing to see reason to apply to one’s self (or to one’s own
epistemic situation) a judgment that one readily and even eagerly applies to others (and their epistemic situations); or a failure to supply sufficient and non-circular epistemic grounds for one’s self-exemption from an inductive norm.

We are now in position to lay the New Problem out formally. It will consist of three theses, and a fourth which follows from the first three. The first two theses are about formal symmetry, symmetry in the belief-forming cognitive process. The first thesis is:

\[ \text{Familial-Cultural Displacement Symmetry} \]

\[(DS) \text{ For the great majority of religious adherents, had s/he been raised in a family or culture with a different predominant religious identification than that in which s/he was actually raised, but with the same natural capacities and intellectual temperament, s/he very likely would come to identify herself with that religion, with roughly the same degree of personal conviction.} \]

Next we propose a belief-forming cognitive process-type salient in the formation of religious beliefs of widely divergent content. The process-type should be wide, but our purpose is again not to challenge as unsafe the aetiology of all religious beliefs, but the aetiology of beliefs associated with a fideistic uptake of a testimonial tradition. Max Baker-Hytch (2014) points out that what a modal reliability (or safety-based) version of the contingency argument should do to serve its purpose is not to pick out a process-type whose specification involves particular religious texts or particular testimonial chains. Rather, “selecting a wider process type, whose specification includes no such particulars… achieve[s] the desired result: locating a
process type a significant proportion of whose outputs are mutually inconsistent, thus whose overall truth-ratio cannot, even given the truth of one or other consistent subset of the process’s outputs, be high enough to satisfy a process type reliability condition.”11 In line with this useful point, our second symmetry thesis is:

_Aetiological Symmetry_

(AS) The epistemologically-relevant level of generality at which to characterize the belief-forming cognitive process by which persons in a great majority of cases, and across epistemic locations, acquire their religion, denomination, or sect-specific beliefs is a level of testimonial authority-assumption.

Testimonial authority-assumption is our proposed “wider process type, whose specification includes no such particulars.” We can all recognize that accepting the unique authority of a purported revelation is a common way to acquire a religious identity, and often in testimonial traditions such acceptance by the individual is tantamount to what they are taught from an early age that faith consists in. So now we follow up these two (difficult to deny) claims about symmetrical processes of testimony uptake with a thesis about exclusivist asymmetric ascriptions of truth and falsity to the beliefs acquired through this mode of belief-uptake. (EA) makes a qualified contingency argument specific to religious exclusivists:

_Exclusivist Asymmetries_
Religious believers of exclusivist orientation in the actual world whose original mode of belief acquisition is aptly described by (DS) and (AS) would likely, if raised in a different epistemic location with a different but still exclusivist dominant testimonial tradition, a) adopt as uniquely true and salvific beliefs that in the actual world they hold to be erroneous; and b) ascribe falsity and error to beliefs that they hold in the actual world.

Finally, (CIT) draws out the key implication that prior concession to all three of (DS), (AS), and (EA) logically commits one to:

Counter-inductive Thinking

Religious believers in the actual world whose mode of belief acquisition and maintenance is aptly described by (DS), (AS), and (EA) ascribe to a mode of belief acquisition and maintenance that should by their own lights be acknowledged as not only unsafe, but even counter-inductive.

The intention of this argument is to demonstrate how the mind-set of religious exclusivism is enabled only through counter-inductive thinking. The exclusivist ascribes falsehood to the theological systems of religious aliens, but truth to their own, through what to any non-committed party would judge to be a common mode of belief uptake: testimonial authority assumption. (CIT) shows this to be an unmotivated self-exemption from the normal logic of induction, where if a form of belief-uptake is judged unreliable for others to use it is probably unreliable for ourselves. Religious exclusivists are among those who are most likely to
deny that religious aliens are peer, to dismiss the epistemic significance of religious
disagreement, and to maintain themselves as fully rational in what Griffiths refers to as “non-
accommodationist” attitudes towards religious aliens. But (CIT) strongly implies that peerhood is
not easy to dismiss; it indeed suggest that dismissing it proceeds the same way —by a self-
serving self-exemption from inductive norms (i.e., by counter-inductive thinking). Denial of the
epistemic significance of religious disagreement is shown vain if the fact of persistent
disagreement directly affects the assessment of whether the luck concerns in people’s epistemic
situations are concerns about evidential or about environmental luck.

In order to deny acknowledging (CIT) exclusivists must deny one or more of (DS), (AS),
or (EA), but this is not easy to do. The primary challenge that follows from being logically
constrained to accept (CIT) is that the grounding or well-foundedness of the exclusivist’s belief
will then be shown impacted by malign environmental luck not just in the counter-factual but
also in the actual world. Your beliefs in both the counter-factual and the actual world are
acquired on an unsafe basis, under conditions of very high inductive risk, which in turn should be
recognized as a strong de jure challenge to their epistemic standing. How can one respect the
morality and rationality of a mode of belief-uptake that generates sharply asymmetric moral,
epistemic, and theological trait-ascriptions directed by some its users against other of its users?
The de jure challenge stemming from the New Problem of religious luck is that that the mode of
belief uptake characterizable as testimonial authority assumption is from an externalist viewpoint
unsafe, and from a responsibilist viewpoint intellectual viciousness.

The Exceptionalist Dilemma
The question just asked leads me to a briefer but perhaps clearer description of the New Problem in terms of a dilemma for religious exclusivists: *The Exceptionalist Dilemma*. The exclusivist, it holds, is caught between embracing two responses to the New Problem, neither of which proves philosophically adequate. The first horn says that the exclusivist cannot without great cost just concede that the formal mode of belief-uptake for adherents of the home religion is of the same general type as that of religious others. For one who grabs the first horn and makes a “same process response” will still want to maintain that the faith-based believing of adherents of the home religion results in *true* belief. But given that they themselves hold that it this general process-type results in untruth and error in a vast majority of cases, they certainly cannot say that the process is, *safe*, as epistemologists use that term. The cost of grabbing this first horn is being saddled with recognition that one’s mode of belief uptake is unsafe, which in turn renders counter-inductive their claim that in produces true belief *in their own case*. If the religious insider’s beliefs, like that of the all the religious aliens who got theology wrong, are grounded on counter-inductive thinking, then if follow that the religious insider’s beliefs are, if true, only *luckily* true from the epistemic point of view. The safety or reliability of a belief-forming process is a condition on knowing and related epistemic standings, and we should conclude that we lack personal doxastic responsibility if we believe on the basis of a mode of belief-uptake that we allow is unsafe. Grabbing the first horn then comes back on the initial asymmetrical positing of truth: The truth status the exclusivist confers on their own specific theological system is now counter-inductive to the falsity they claim for all other theological systems.

It is likely a more appealing option for exclusivists to make a “unique process response,” thus denying the charge of counter-inductive thinking that comes with affirming that their beliefs are generated by the same general process of adherents of other testimonial traditions. But the
second horn of our dilemma is that all attempts to justify the uniqueness of the mode of belief-uptake ascribed to adherents of the home religion will either be empty or will implicitly rely on self-favouring ascriptions of good religious luck.

To effectively grab the second horn the uniqueness asserted must genuinely be of process type, not just of content. One cannot just appeal to content by saying the process type is a ‘one off,’ for instance, by claiming the input to it is the one true revelation of God, or the process must be reliable because it outputs the one true creed. By strength of analogical inference, the seriousness of the charge of engaging in counter-inductive self-exemption is not avoided by such form/content conflating responses, but actually re-enforced. To avoid vicious circularity, a response that grabs the second horn of our dilemma needs to argue for uniqueness of process-type in an adequately formal sense. The challenge I put forth is that no such unique process response can be given to the Exceptionalist Dilemma that is not empty and cannot be shown to lean once again on a self-serving religious luck ascription.

There are different responses that might be tried out, and numerous counter-analogies or disanalogies that might be raised to try to dislodge our challenge. So rather than claiming that the New Problem or the Exceptionalist Dilemma are debunking of religious belief in some grand (crude) sense, I have emphasized that they are a useful focus for a new discussion between philosophers of luck, theologians, and proponents of CSR. But if neither ‘same process’ nor ‘unique process’ responses to the dilemma prove satisfactory, then the adherents of our different religious faith traditions should concede that the de jure objection reveals the intellectual poverty of exclusivist conceptions of faith and responses to religious multiplicity.

**A(nother) Methodological Aside**
At the start of this book we posed the question of what is going on when persons, theologies, or purported revelations ascribe various kinds of religiously-relevant traits to insiders and outsiders of a faith tradition in sharply asymmetric fashion. This is a diagnostic question, and in these terms the New Problem offers what one college critical thinking textbook terms diagnostic arguments: “These are arguments in which we reason by explaining certain data we encounter, and when explanation becomes a tool in our reasoning, it provides a huge increase both in the vocabulary we may exploit in talking about reasons and in the apparatus we may employ in analysis.” In the literature in which they are used, moral, epistemic, and also religious luck are diagnostic concepts – concepts that play an important role in psychological, philosophical, and theological answers to diagnostic questions.

The concept of religious luck grants us significant insights into the epistemological significance of religious disagreement. Pervasive disagreement and epistemic risk make the epistemic context an inductive context for agents, since they are contexts in which they cannot hope to properly assess their own reliability apart from considering how reliable others would likely be using their same method, and how reliable they themselves would likely be still using that method but under a range of slightly modally-varied circumstances. So a philosophy of luck, should necessarily be concerned with inductive risk. Saying that a religious ascription “leans on” or that a particular way of thinking “aggravates” luck is almost synonymous with saying that the group or agents is violating default norms of symmetry and induction. Our argument in this chapter shows the degree of inductive risk of an epistemic strategy to be a formal and sometimes readily assessable issue. It also suggests that the high degree of inductive risk in contexts in which testimony-based claims to religious knowledge are typically made is a fully sufficient
criterion for determining it to be a context of malign environmental, rather than benign evidential luck.

Finally, degrees of incurred inductive risk may not only be a sound criterion for taking the aetiology of a belief to be affected by malign epistemic luck; they may also prove a useful means of measuring where a particular theology falls on the scale between religious rationalism and religious fideism (Bishop 2007). Religious rationalists hold that there is no more risk involved in theistic belief than in other more everyday beliefs, while religious fideists hold that faith is necessary because a person whose assent to theistic beliefs is matched only to the degree of rational confidence in their evidence has only an unstable faith. So our approach suggests that these same concerns with inductive risk and safety principle violation also supply a way to distinguish moderate and strong (sometimes called radical or counter-evidential) fideism on the basis of recognizable formal markers—something that might be quite useful in religious studies and CSR.

By circumscribing the de jure challenge of the New Problem rather narrowly, it should be clear that I am not using this or any of the other problems of religious luck as a blunt instrument to delegitimize religious belief, or to favour atheism over theism. Family resemblances among historical faith traditions, as we have noted, are important to take notice of, and that the Abrahamic religions have often given quarter to religious exclusivism is, to be sure, in good part a function of shared characteristics features of these religions of special revelation. Religion-as-revelation seems both to generate variety, and at the same time to aggravate problems of religious luck in ways that bear our further attention in the second half of this book. But to reiterate, the New Problem as presented here targets only the reasonableness of strongly counter-inductive models of faith, and of the exclusivist response to religious diversity.
In debating religious rationality, a principle of independent evidence is often invoked. For example, Baldwin and Thune (2008) discuss religious multiplicity as a defeater for religious exclusivism, and attempt to rule our “defeater-defeaters” that are not independent on the rationality of the challenged belief. Independence requires that, when you assess whether to revise your belief in P upon discovering that someone disagrees with you, you shouldn't rely on the reasoning that lead you to your initial credence in P. It is reasonable that we try to set explanatory constraints upon attempts to is theoretical grounds for all sides to adhere to common principles of reasoned dialogue. I will treat adherence to an independence principle as an aim that would improve dialogue, but not as a strict requirement of reasonableness. It should have a good deal of force, but there is quite some difficulty in meeting such a requirement for all of our controversial views. As a first stab at such a principle of explanatory constraint, consider EGO, or ‘Epistemically-Grounded Only’ Principle:

\(\text{(EGO)}\) Reasonable religious disagreement recognizes that trait-ascriptions applied asymmetrically to religious insiders and outsiders—that is, ascriptions of asymmetrical religious status or value explanations—requires independent epistemic justification, and not merely moral, or metaphysical, or theological, or home-scriptural justification.

I share with Baldwin and Thune their argument for the inadequacy of circular and merely iterative responses, instanced in the reformed theological idea of “external rationality.” A key approach we have taken is to re-cast safety and sensitivity concerns as indications of high *inductive risk* entailed by the cognitive strategies people rely upon in acquiring or maintaining their belief.
For example, in his aptly titled, “Religious Exclusivism Unlimited,” Jeroen de Ridder (2011) uses the notion of external rationality to claim that,

“[A]n exclusivist can rationally hold religious beliefs in the basic way without having anything by way of a reason or argument to defeat the defeater of religious pluralism. The exclusivist would simply have to find herself with a firm conviction that her beliefs really are right, in spite of counter-testimony from seemingly trustworthy sources.”16

Once an exclusivist has “defeated the defeater of pluralism” by a simple reiteration of the same basic or non-inferential cognitive process they claim originally produced the beliefs, her “structure now includes a belief that adherents of other religions are epistemically less fortunate than she is; this belief being inferred from her reproduced properly basic first-order religious beliefs” (455). This response would clearly fail an independence principle like (EGO), but since the possibility and desirability of independence are debated matters, we are best to just treat their denial as one aspect of the high risk doxastic strategies characteristic of religious fundamentalisms.

An Objection and Response

Consider this objection: The claim crucial to the New Problem, that home-religion testimonial uptake is unsafe, unfairly totalizes over religions. It is easy for the exclusivist, whether on epistemologically internalist or externalist assumptions, to deny this. More particularly it is easy to deny (AS), the Aetiological Symmetry thesis, which seems to say that
testimonial authority-assumption is all one needs to know about the causal aetiology of belief to determine both its ubiquity across religions, and its epistemic viciousness. For the same reasons it is easy to grab the second horn of the Exceptionalist Dilemma, and maintain that the uniqueness of my religion’s testimonial tradition qualify its transmission as a “different process” than that used by adherents of other faith traditions. The safety of testimonial chains needs to be assessed singly, not in the totalizing way posited by the dilemma. Looked at that way, it can be safe even as I, as an exclusivist, hold that testimonial authority assumption indeed results if false belief for adherents of alien religions.

In response, let me first remind the objector of the requirements of grabbing the second horn: “To effectively grab the second horn the uniqueness asserted must genuinely be of process type, not just of content. One cannot just appeal to content by saying the process type is a ‘one off,’ for instance, by claiming that the experiential or testimonial input to it is a self-authenticating, or that the process must be reliable because it outputs the content of the one true creed.” As this passage hints, religious exclusivism has champions who defend it through an internalist apologetic, and others who use an externalist apologetic. If the conditions I place on a “different process” response are correct, the question is whether either apologetic strategy can escape circularity well enough to establish the debate-independence of its supporting reasons.

Starting with internalism, the appeal to unique phenomenology, as de Ridder (2014) points out, is an appeal to internal evidences such as what it feels like to read the Bible and feel its inspiration, or to participate in a ritual or other communal practice. These factors are vitally important to one’s religious identity. Indeed, that every religion comes with unique concepts and experiences is an important aspect of my permissivist ethics of belief. Religious narratives place readers where they can feel what it is like to have certain sorts of experience, but they appear not
to situate them well for making truth claims, let alone exclusivist ones, on their basis. The question at hand is not whether the inner evidences count as personal or subjective justification—they do—but whether they are adequately independent of the exclusivists’ disagreement with non-believers and believers in different faith traditions for their reasoning to have force outside the home religion’s circle. And the simple answer to that is negative. It is not easy to infer epistemological differences from phenomenological ones.

Appeals to a first-personal perspective and phenomenology seem ill-equipped to break the default symmetry among people as epistemic peers on a certain matter. They can be used to deny peerhood, but only, I think, in a rhetorical way, by the insulating moves of saying the evidence-sharing condition on peerhood is never met across traditions, and that religious disagreements therefore are not peer disagreements. Adherents of alien religious traditions can easily mirror a self-guaranteeing claim that, ‘I feel it so strongly, it can’t be false.’ The next move, again shared by all, is to ‘logically’ infer the falsity of any view contrary to one’s own orthodoxy. The claim of the self-guaranteeing authority of the home scripture or experience is something religious studies scholars associate with strongly fideistic models of faith, but these claims have never settled any actual disagreement. Arguably, all that radical fideism does it generate an ‘enemy in the mirror.’ Let us use the resources of a philosophy of risk and luck to erase, as I have tried to do, the phenomena of self-constructed enemies in the mirror; doing so it seems to me is genuine religiosity—at least, it requires no anti-realism about religious language.

Those who appeal instead to externalist epistemology in order to defend an attitude of religious exclusivism, such as Alvin Plantinga, may also often appeal to unique phenomenology. But they would have us accept that we can deny aetiological and peer symmetries by starting from the other end, from the truth of their religious worldview and from the religious knowledge
they purport to have. Unfortunately, jumping ship on the epistemic level and the requirement of independent reasons, by telling a metaphysical/theological story about the causes of one’s experience that set it apart as especially veritic, has never resolved religious disagreement either.

Despite the twists in Plantinga’s account of a divine design plan, I hold the basic belief apologetic to be no less fideistic and circular in reasoning than a phenomenal conservative apologetic strategy. Both make religious knowledge very easy, but falter over why views contrary to their own do not also count as properly basic, warranted, and safe. All one can say ultimately is that beliefs running contrary to the Christian’s aren’t true, and that these other epistemic statuses are dependent on truth. On Plantinga’s externalist apologetic strategy, a reliable etiology (safety or warrant) is assured for general theistic and also for Christian teachings infused irresistibly by the work of the Holy Spirit. But ask him about the possibility on which the Holy Spirit and God do not exists and we find Plantinga forced to concede that neither his religion-specific nor his theistic beliefs would in that case be warranted, either. Their warrant depends upon supposition of their truth: no truth, no warrant. This explains why the potential mirroring of contrary views that also assert properly basic beliefs in the Great Pumpkin, for instance, became such a serious problem for Plantinga.

One might think (AS) paints religious belief acquisition with a broad brushstroke, and that when you look in finer detail, the similarity and formal symmetry of the grounds of belief are very different. It is true that (AS) is framed broadly, but this is a reasonable level of generality at which to describe a good deal of belief uptake, and the location-switching thought experiment works to confirm that something very like this is the causal aetiology of most people’s religious beliefs.
This is of course a claim only about observable proximate causes. That the perspective on causal etiology in (AS) attends only to proximate causes is a methodological limitation, but it does not beg the question by presupposing that all religions are epistemically on a par. The reader should not confuse methodological neutrality and a defeasible default presumption of peerhood when faced with disagreement, with question-begging. I am not committed to the metaphysical claim that no religious perspective or experience is especially veritic. Similarly, there is nothing in (AS)’s identification of a common proximate cause (home religion testimonial authority assumption) in the acquisition of religious belief that is blind to the claims that some persons use a safer method than others, and that whatever tradition they acquire their belief from, some persons work harder than others to improve their epistemic positions. The New Problem encourages attempts to make good on symmetry-breaking reasons, just in order to understand them more clearly and analyze their formal structure. Default symmetry, a weaker notion that parity or peerhood, is a defeasible posit, but one that allows us to focus directly upon particular attempts to break symmetry, and on the inductive risk explicitly or implicitly accepted in these attempts.

Contrary to the objection, our methodology thus presupposes qualitative or epistemic differences, and invites looking for “finer detail.” It looks for this especially in symmetry-breaking reasoning, and in the various models of faith that lead adherents to their response to religious multiplicity. But “finer detail” should not be reduced to an opportunity to substituting a sacred narrative in place of a call for epistemic situation-improving reasons; if the closer look indicates that the purportedly unique process mirrors known group biases and inductive fallacies, then this is not establishing its uniqueness, but rather works to suggest that the fittingness of the description (AS) makes of it. So this goes case-by-case, but if the reasons offered in attempts to
grab the second horn are reasonably independent of the disagreement then then symmetry-breaking may be on inductively strong grounds; but if these reasons turn out to be circular or to lean explicitly or tacitly on asymmetric attribution of religious luck, then this is weak inductive grounds upon which to claim epistemic superiority. Group psychology and inductive fallacies would then seem to explain it better.

Conclusion

The concept of religious luck grants us significant insights into the moral, theological, and epistemological adequacy of different models of religious faith and the responses to religious multiplicity that they motivate. It draws attention to belief policies or doxastic methods, and how they are related prescribed by different models of religious faith. There is reason to think the denial of epistemic symmetry, and the assertion of asymmetric value in God’s eye between adherents of the home religion and all others, can always be shown on close examination to appeal to one or another kind of religious luck. The study of symmetry-breaking attributions, especially through a philosophy of risk or luck, provides theologians, ethicists, epistemologists, and cognitive science of religion new insights into the causes of religious disagreement and the limits of reasonable religious disagreement.

The presence of pervasive disagreement and epistemic risk make one’s epistemic context inductive, since these are contexts in which one cannot hope to properly assess their own reliability apart from considering how reliable others would likely be using their same method, and how reliable they themselves would likely be still using that method but under a range of slightly modally-varied circumstances. So our argument in this chapter shows is that a
philosophy of luck must necessarily be concerned with inductive risk, and that the degree of inductive risk in an epistemic strategy is be a formal and sometimes readily assessable issue. Our study further suggests that the high degree of inductive risk in contexts in which testimony-based claims to religious knowledge are typically made is a fully sufficient criterion for determining it to be a context of malign environmental, rather than benign evidential luck. Testimonial authority assumption is on this standard a strategy of high inductive risk, even if one holds themselves to have attained truth through it while this fails in other testimonial traditions.

Finally, degrees of incurred inductive risk may not only be a sound criterion for taking the aetiology of a belief to be affected by malign epistemic luck; they suggest new means for measuring where a particular theology falls on the scale between religious rationalism and religious fideism. Over-strong rationalism and over-strong fideism both function to undermine the possibility of reasonable religious disagreement, as well as to obscure its moral and intellectual limits. Religious rationalists hold that there is no more risk involved in theistic belief than in other more everyday beliefs, while religious fideists hold that faith is necessary because a person whose assent to theistic beliefs is matched only to the degree of rational confidence in their evidence has only an unstable faith. So our approach suggests that these same concerns with inductive risk and safety principle violation also supply a way to distinguish moderate and strong (sometimes called radical or counter-evidential) fideism on the basis of recognizable formal markers. These markers are the implications and applications of the theoretical issues regarding luck/risk introduced here in Part I. In Part II we will develop their connections with comparative study of religious fundamentalisms (Chapter 3) and with cognitive science of religion (Chapter 4).
Notes to Chapter Two


2 Although I will not explore them here, my understanding of these issues has benefitted from papers (see Bibliography) by Baker-Hitch, Ballantyne, Bogardus, DiPaoli, and Simpson, Mawson, Mogenson, and others. See Axtell (2018a for a more direct treatment).

3 Other prime examples of contingency arguments include Herodotus, John Hick, and Philip Kitcher:

- “For if anyone, no matter who, were given the opportunity of choosing amongst all the nations of the world the beliefs he thought best, he would inevitably, after careful consideration of their relative merits, choose those of his own country. Everyone without exception believes his own native customs, and the religion he was brought up in, to be the best...There is abundant evidence that this is the universal feeling about the ancient customs of one’s country.” Herodotus. (1996). *The histories*. A. de Selincourt, (trans.). New York: Penguin.

- “[R]eligious allegiance depends in the great majority of cases on the accident of birth: someone born into a devout Muslim family in Pakistan is very likely to be a Muslim, someone born into a devout Hindu family in India to be a Hindu, someone born into a devout Christian family in Spain or Mexico to be a Catholic Christian; and so on. The conclusion I have drawn is that a “hermeneutic of suspicion” is appropriate in relation to beliefs that have been instilled into one by the surrounding religious culture.” John Hick, “The Epistemological Challenge of Religious Pluralism,” *Faith and Philosophy* 14 (1997), 281.
• “Had the Christians been born among the aboriginal Australians, they would believe, in just the same ways, on just the same bases, and with just the same convictions, doctrines about Dreamtime instead of about the Resurrection. The symmetry is complete. . .. Given that they are all on a par, we should trust none of them.” Philip Kitcher, “Challenges for Secularism,” in The Joy of Secularism: 11 Essays for How We Live Now, ed. George Levine (Princeton, NJ: Princeton University Press, 2011), 26.

Still other examples can easily be found. Bogardus quotes Anthony Flew, himself quoting Descartes: “One positive reason for being especially leery towards religious opinions is that these vary so very much from society to society; being, it seems, mainly determined, as Descartes has it, ‘by custom and example.’” The phrase occurs, in Part II of his Discourse on the Method, almost immediately after the observation: ‘I took into account also the very different character which a person brought up from infancy in France or Germany exhibits, from that which . . . he would have possessed had he lived among the Chinese or with savages.” Anthony Flew, “The Presumption of Atheism,” in The Presumption of Atheism and Other Philosophical Essays on God, Freedom, and Immortality (New York: Barnes & Noble, 1976).

Montaigne, 6. Or consider the much earlier argument by Herodotus: “For if anyone, no matter who, were given the opportunity of choosing amongst all the nations of the world the beliefs he thought best, he would inevitably, after careful consideration of their relative merits, choose those of his own country. Every-one without exception believes his own native customs, and the religion he was brought up in, to be the best…There is abundant evidence that this is the


6 According to J. Adam Carter (2017), recognition of peer disagreement implies that “we are rationally obligated to withhold judgment about a large portion of our beliefs in controversial subject areas, such as philosophy, religion, morality and politics.” He recognizes that a thorough-going agnostic suspension or the kind recommended by some epistemologists is open to objectionable consequences of ‘spinelessness,’ and impracticability—un-livability. So he distances his version of controversial view agnosticism from these worries, qualifying it such that it allows for ‘suspecting that’ but not ‘believing that.’ In a nutshell I would draw the lines differently, and would not accept a non-permissivist view. In defence of permissivism, see Axtell (2011, 2015 and 2018) and Schoenfeld (2014).

7 A recent PEW study put the number of adult respondents “who have changed from one major religious tradition to another” at 9%, a figure that closely corroborates earlier surveys I have seen that asked this question. This group including “converts from a variety of different backgrounds, including converts to Catholicism and converts from or to religions other than Catholicism or Protestantism.” Somewhat contrary to the contingency argument assumption, the study finds that “Americans change religious affiliation early and often. In total, about half of American adults have changed religious affiliation at least once during their lives. Most people who change their religion leave their childhood faith before age 24, and many of those who change religion do so
more than once….” But at the same time, the authors of the study also say, “The group that has grown the most in recent years due to religious change is the unaffiliated population.” There is a sense in which the Millian thesis suggests indoctrination or unreflective assimilation of beliefs. It could well be that old-time religious education had more of this quality than today, but there are no comparative studies of this that I could find. Religious mobility sometimes occurs for practical reasons of marriage, and another big reason why young adults aged 16-30 are far and away the most mobile or identity-shifting age-group, is suggested in multiple studies to be parental divorce. The rise of “total mobility” levels over time might be taken to speak to reflection and active, autonomous pursuit of options in a marketplace of ideas. Such a trend would obviously suit Mill, a strong proponent of “experiments of living.”

8 The PEW study used a re-contact survey years after the original religious Landscape 2007 survey, found only 56% of respondents were in the same Christian denomination as that in which they were raised. “The 2007 survey found that more than one-in-four American adults (28%) have changed their religious affiliation from that in which they were raised. That number includes people changing denominations—often local churches. Thus the 56% would increase very substantially to just above 90%, and corroborate the 1988 figure, if remaining in the same “affiliation” were taken as remaining Christian, etc.

9 Note that my account does not depend on testimonial knowledge being inductive or inferential; it is neutral with respect to debates between reductionists and anti-reductionists. But if testimonial uptake is inferential, then this still further substantiates logical connections between belief-acquisition through testimonial authority assumption and high inductive risk.

11 Baker-Hytch, 190.


13 According to David Hume, “All those opinions and notions of things, to which we have been accustomed from our infancy, take deep root, that ‘tis impossible for us, by all powers of reason and experience, to eradicate them.” (*A Treatise of Human Nature*). D.J. Hanson tries to show that Hume is the first English utilizer of fideism, and that his ‘fideism’ was a solution which he found to extricate himself from his scepticism. (5) Bayle was “the chief Pyrrhonist influence on Hume,” and led Hume to be a fideist in both his philosophy of religion and his metaphysics. Penelhum puts Bayle along with Catholics Montaigne and Erasmus, in the skeptical rather than the evangelical fideism camp. Penelhum defines prescriptive fideism as “the insistence that faith needs no justification from reason, but is the judge of reason and its pretensions” (quoted by Hanson 10. Richard Popkin suggests that if a person accepts “metaphysical doctrines of cause, personal identity, substance, or external objects (common sense beliefs), or even religious doctrines of miracles, immortality, or the existence of God on non-rational basis, we should judge him a fideist rather than a skeptic. For he then accepts non-rationally what he rejected on a rational basis.” [*CHECK Popkin or Hanson quote? See Hanson, 5. But Bayle like Erasmus encourages his readers to turn away from doctrinal disputes altogether. This separates him from Pascal and Kierkegaard as evangelical fideists, where most of the other Protestants appear. So Penelhum puts Bayle along with Catholics Montaigne and Erasmus in a skeptical rather than evangelical fideism camp.}
14 The combination of (FD) and (AS) poses a defeater for the radically asymmetrical trait- 
attributions and explanations of religious status that are part and parcel of attitudes of religious 
exclusivism, and (EGO) places the reasonable constraint that one cannot just appeal to the notion 
that ‘everyone has an equal right to an opinion,’ or that ‘my religious phenomenology or my 
religious authority is unique,’ and that that is the end of the story and sufficient rational grounds 
to dismiss the epistemic significance of geographic – psychographic epistemic location problem, 
and of a challenges to the safety of belief as defended by (FD) and (AS).

15 Safety and sensitivity are both externalist conditions, so that to the extent that it is more 
plausible to take them as failing than as being met in an exclusivist belief, they rebut the kind of 
claim de Ridder and Plantinga make, that defeaters are defeated by a reiterative application of 
how strongly one “feels” one’s belief to be true. That is an appeal to phenomenal consciousness. 
J. J. Ichikawa and M. Steup (2014) point out that sensitivity, like safety, is “an 
externalist condition on knowledge in the ‘access’ sense. It is also externalist in the ‘state’ sense, 
since the truth of the relevant counterfactuals will depend on features outside the subject.”

16 De Ridder 455.

17 On religious rationalism compared with fideism, and the relationship of natural theology to 
particular faith ventures, see Bishop 2007.